

Summary Analysis of Coded Omaha and  
GHI Hospital and Surgical Claims

I. General

- A. Coverage: The survey included [REDACTED] GHI claims covering illnesses which commenced prior to 1954.
- B. Illnesses: Types of illnesses for which claims had been submitted have been categorized into thirteen (13) groupings. Codes and definitions are included as Attachment 1.
- C. Ratio of Claims to Policy Holders (1953): Comparing the claims for illnesses commencing in 1953 with the policies in force as of 31 May 1953, the following has been determined:

25X9A2

Insurer	Calendar Yr 1953 Number of Claims	Policies in Force 5/31/53	Ratio of Claims to Policy Holder
Omaha	[REDACTED]	[REDACTED]	[REDACTED]
GHI	[REDACTED]	[REDACTED]	[REDACTED]

25X9A2

Omaha  
GHI

25X9

II. Omaha Claims

- A. Coverage: A total of [REDACTED] claims had been submitted through 1953, resulting in 6665 days of hospitalization. Of the [REDACTED] were for illnesses incurred in the United States and [REDACTED] were for illnesses incurred outside the United States.
- B. Actual Expense Compared to Indemnity: The actual expense to Omaha policy holders approached 1/3 more than the indemnity; pregnancy claims cost the policy holder about 44.7 per cent more than the indemnity, while the indemnity for TB claims was about 10.9 per cent more than the actual cost. (See page 10)
- C. Days Hospitalized: Approximately 84.6 per cent of the Omaha claimants were hospitalized less than 10 days, with about 47.1 per cent hospitalized less than 5 days, and 15.4 per cent were hospitalized 10 days or more. (See page 19)
- D. Type and Sex: Of the [REDACTED] per cent) were for illnesses incurred by the policy holder, wives accounted for [REDACTED] per cent) of the claims, and daughters, sons and husbands accounted for [REDACTED] per cent.

25X9A2

About 52 per cent of the claims were for illnesses incurred by females, and 47.9 per cent of the illnesses were for male personnel and 0.1 per cent of the claims were of an undetermined sex.

25X9A2

25X9A2

25X9A2

25X9

- E. Actual Surgical Cost to Policy Holder: Of the 683 claims involving surgical costs to the policy holder, 91 policy holders (or 13.3 %) paid less than \$25.00, 192 policy holders (or 28.1%) paid less than \$50.00, but 206 (or 30.2%) paid \$150.00 or more.
- F. Extra Cost: Of the 871 policy holders paying "extras", 283 policy holders (or 32.5%) paid \$25.00 or less, 503 (or 57.8%) paid \$50.00 or less and 34 policy holders (or 3.9%) paid \$151.00 or more.

III. GHI Claims

25X9A2

- A. Coverage: A total of [REDACTED] had been submitted through 1953, for 8651 hospitalized days, of which 8350 days (or 96.5%) were covered by benefits. The difference is accounted for by: overstaying discharge hour (not allowed), overstaying child's tonsilectomy (1 day allowed), adult (2 days), overstaying maternity (8 days allowed).

- B. Actual Expense Compared to Benefits: Due to insufficient GHI data, it is impractical to present any actual expense information compared to benefits.

25X9A2

- C. Claims by Year of Illnesses: Of the [REDACTED] illnesses commenced prior to 1952, [REDACTED] illnesses commenced in 1952, and [REDACTED] illnesses commenced in 1953.

25X9A2

25X9A2

- D. Type and Sex of Claimant: Of the [REDACTED] claims or about 27.1% were by the policy holder. [REDACTED] were for the wife of the policy holder and [REDACTED] were for sons, daughters and husbands.

25X9A2

25X9A2

25X9A2

25X9A2

25X9A2

Male claimants accounted for [REDACTED] claims (39.1%) of the illnesses, the women accounted for [REDACTED] (58.5%) of the claims, and [REDACTED] (2.4%) were undetermined.

25X9

- E. Days Hospitalized: Of the [REDACTED] or 91.4 per cent were hospitalized less than 10 days and about 8.6 per cent [REDACTED] were in the hospital 10 days or more. (See section I)

25X9A2

25X9A2

Glossary of Terms Used in Attached Analysis of Omaha and GHI  
Hospital and Surgical Claims

Benefits:

(OMAHA)

Monies paid to policy holder members at the rate of \$9.00 per day for room and board regardless of room and board cost, and reimbursements paid for dependency room and board. Reimbursements is the term used for monies paid for dependency room and board at the actual cost rate, if less than \$9.00 per day; the maximum is \$9.00 per day. This rate of \$9.00 per day changed from \$6.00 per day as of 1 September 1953.

Extra benefits changed as of 1 September 1953 from \$30.00 (allocated) to \$135.00 (unallocated).

Claims

Commencing: Table headings reading "Illnesses Commencing", means that the illness commenced prior to 1952, in 1952 or in 1953 as the case may be.

Surgical Cost:

(OMAHA)

Means the gross amount of money expended by the policy holder to satisfy the surgical bill.

Percent of  
Claim Covered  
by Benefits:

(OMAHA)

The ratio of benefits to the actual expenses.

## Hospital and Surgical Codes

<u>Code</u>	<u>Definition</u>
01	Eye, ear, nose, and throat.
02	Genital and urinary.
03	Heart and circulatory.
04	Pregnancy and complications therefrom.
05	Cancer (including tumors, etc.).
06	Tuberculosis and tests therefor.
07	Accidents.
08	Other (including childhood diseases, bone and muscular, hernia, surgery, etc.).
09	Digestive, from stomach on out.
10	Respiratory (including colds, pluerisy, etc.).
11	Dermatology (including cysts, etc.).
12	Mental, nervous, brain, etc.
13	Undefined.

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## Summary of Omaha Hospital and Surgical Claims

(By Type of Illness)

Based on Claims Submitted Through 1953

25X9A2

	No. of Claims	No. Days In Hosp.	Benefits				Actual Expenses			
			Tot	Hosp	Surg	Extras	Tot	Hosp	Surg	Extras
Total		6665	\$115,405	\$49,744	\$29,044	\$36,617	\$172,878	\$55,580	\$70,683	\$46,615
Code:										
01		322	9,511	2,417	3,161	3,933	14,953	2,718	8,303	3,932
02		389	8,664	3,050	2,049	3,565	13,076	3,656	4,848	4,572
03		270	3,869	2,036	525	1,308	5,215	2,143	1,556	1,516
04		2279	40,222	16,818	12,965	10,439	72,710	21,009	34,289	17,412
05		132	4,039	994	1,032	2,013	6,116	1,228	2,557	2,331
06		111	1,046	764	-	282	943	589	-	354
07		325	4,247	2,370	720	1,157	4,314	1,749	1,439	1,126
08		989	13,125	7,272	1,536	4,317	15,754	7,303	3,737	4,714
09		1,079	20,783	8,322	6,029	6,432	26,140	8,462	10,773	6,905
10		421	4,366	3,018	155	1,193	5,273	3,249	871	1,153
11		98	1,550	708	277	565	1,902	547	730	625
12		176	2,053	1,318	10	725	3,107	1,977	180	950
13		74	1,930	657	585	688	3,375	950	1,400	1,025

a/ Of the 160 "other" illnesses, the following specific illnesses resulted in seven or more claims:

Hemorrhage (Type unknown)	8
Hernia	15
Infections (General)	9
Poliomyelitis	7

A total of 75 different illnesses are indicated in the "other" category.

## Summary of Omaha Hospital and Surgical Claims

(By Type of Illness)

Illnesses Commencing Prior to 1952

25X9A2

	No. of Claims	No. Days In Hosp.	Benefits				Actual Cost			
			Tot	Hosp	Surg	Extras	Tot	Hosp	Surg	Extras
Total		3271	\$58,575	\$24,281	\$15,461	\$18,833	\$84,925	\$27,269	\$34,847	\$22,809
Code:										
01		175	4,783	1,291	1,557	1,935	7,663	1,336	4,392	1,935
02		193	4,243	1,487	964	1,792	6,041	1,800	2,198	2,043
03		123	1,917	868	420	629	2,994	985	1,172	837
04		1030	18,606	7,654	6,240	4,712	31,606	9,400	15,214	6,992
05		93	2,789	701	700	1,388	4,193	864	1,640	1,689
06		50	531	296	-	235	562	255	-	307
07		102	1,772	737	345	690	2,008	559	769	680
08		516	6,883	3,993	841	2,049	8,603	4,166	2,051	2,386
09		536	11,336	4,008	3,818	3,510	13,255	3,784	5,675	3,796
10		237	2,423	1,581	122	720	2,760	1,806	246	708
11		57	850	423	134	293	1,016	288	435	293
12		108	1,309	792	10	507	2,277	1,365	180	732
13		51	1,133	450	310	373	1,947	661	875	411

## Summary of Omaha Hospital and Surgical Claims

(By Type of Illness)

Illnesses Commencing in 1952

25X9A2

	No. of Claims	No. Days In Hosp.	Benefits				Actual Cost			
			Tot	Hosp	Surg	Extras	Tot	Hosp	Surg	Extras
Total		2017	\$35352	\$15025	\$8538	\$11789	\$55993	\$16956	\$22967	\$16070
Code:										
01		102	3003	782	1014	1307	5038	964	2768	1306
02		105	2372	841	560	971	4096	964	1434	1698
03		95	1485	738	105	642	1906	880	384	642
04		707	12690	5263	3979	3448	24940	6667	11636	6637
05		26	789	216	217	356	1137	304	433	400
06		48	351	351	-	-	227	227	-	-
07		93	1276	704	228	344	1231	509	396	326
08		321	4429	2140	565	1724	5085	2087	1216	1782
09		321	6252	2467	1615	2170	8913	2809	3767	2337
10		121	1254	964	-	290	1482	859	331	292
11		16	345	87	80	178	521	116	227	178
12		40	453	274	-	179	473	294	-	179
13		22	553	198	175	180	944	276	375	293



## Summary of Omaha Hospital and Surgical Claims

(By Type of Illness)

Illnesses Commencing in 1953

25X9A2

	<u>No. of Claims</u>	<u>No. Days In Hosp.</u>	<u>Benefits</u>				<u>Actual Cost</u>			
			<u>Tot</u>	<u>Hosp</u>	<u>Surg</u>	<u>Extras</u>	<u>Tot</u>	<u>Hosp</u>	<u>Surg</u>	<u>Extras</u>
Total		1377	\$21478	\$10438	\$5045	\$5995	\$31963	\$11355	\$12869	\$7739
Code:										
01		45	1625	344	590	691	2252	418	1143	691
02		91	2049	722	525	802	2939	892	1216	831
03		52	467	430	-	37	315	278	-	37
04		542	8926	3901	2746	2279	16164	4942	7439	3783
05		13	461	77	115	269	786	60	484	242
06		13	164	117	-	47	154	107	-	47
07		130	1199	929	147	123	1078	681	274	123
08		152	1813	1139	130	544	2066	1050	470	546
09		222	3195	1847	596	752	3972	1869	1331	772
10		63	689	473	33	183	1031	584	294	153
11		25	355	198	63	94	365	143	68	154
12		28	291	252	-	39	357	318	-	39
13		1	244	9	100	135	484	13	150	321

## Summary of Omaha Hospital and Surgical Claims

(By Type of Illness)

Based on Claims Submitted Through 1953

25X9A2

	(1) No. of Claims	(2) No. Days In Hosp.	(3) Total Benefits	(4) Total Actual Expense	(5) Differ- ence	(6) Percent of Claim Covered by Benefits	(7) Percent Difference between Benefits & Actual Expense
Total		6665	\$115405	\$172878	\$57473	66.8	33.2
Code:							
01		322	9511	14953	5442	63.6	36.4
02		389	8664	13076	4412	66.3	33.7
03		270	3869	5215	1346	74.2	25.8
04		2279	40222	72710	32488	55.3	44.7
05		132	4039	6116	2077	66.0	34.0
06		111	1046	943	-103	110.9	-10.9
07		325	4247	4314	67	98.4	1.6
08		989	13125	15754	2629	83.3	16.7
09		1079	20783	26140	5357	79.5	20.5
10		421	4366	5273	907	82.8	17.2
11		98	1550	1902	352	81.5	18.5
12		176	2053	3107	1054	66.1	33.9
13		74	1930	3375	1445	57.2	42.8

## Summary of Omaha Hospital and Surgical Claims

(By Type of Illness)

Illnesses Commencing Prior to 1952

25X9A2

	(1) No. of Claims	(2) No. Days In Hosp.	(3) Total Benefits	(4) Total Actual Cost	(5) Dif Between Cols 3 & 4	(6) Percent of Claim Covered by Benefits	(7) % of Dif Between 3 & 4
Total		3271	\$58575	\$84925	\$26350	69.0	31.0
Code:							
01		175	4783	7663	2880	62.4	37.6
02		193	4243	6041	1798	70.2	29.8
03		123	1917	2994	1077	64.0	36.0
04		1030	18606	31606	13000	58.9	41.1
05		93	2789	4193	1404	66.5	33.5
06		50	531	562	31	94.5	5.5
07		102	1772	2008	236	88.2	11.8
08		516	6883	8603	1720	80.0	20.0
09		536	11336	13255	1919	85.5	14.5
10		237	2423	2760	337	87.8	12.2
11		57	850	1016	166	83.7	16.3
12		108	1309	2277	968	57.5	42.5
13		51	1133	1947	814	58.2	41.8

## Summary of Omaha Hospital and Surgical Claims

(By Type of Illness)

Illnesses Commencing Prior to 1952

25X9A2

	(1) No. of Claims	(2) No. Days In Hosp.	(3) Total Benefits	(4) Total Actual Cost	(5) Diff Between Cols 3 & 4	(6) Percent of Claim Covered by Benefits	(7) % of Diff Between 3 & 4
Total		2017	\$35352	\$55993	\$20641	63.1	36.9
Code:							
01		102	3103	5038	1935	61.6	38.4
02		105	2372	4096	1724	57.9	42.1
03		95	1485	1906	421	77.9	22.1
04		707	12690	24940	12250	50.9	49.1
05		26	789	1137	348	69.4	30.6
06		48	351	227	-124	154.6	-54.6
07		93	1276	1231	-45	103.7	-3.7
08		321	4429	5085	656	87.1	12.9
09		321	6252	8913	2661	70.1	29.9
10		121	1254	1482	228	84.6	15.4
11		16	345	521	176	66.2	33.8
12		40	453	473	20	95.8	4.2
13		22	553	944	391	58.6	41.4

Summary of Omaha Hospital and Surgical Claims

(By Type of Illness)

Illnesses Commencing in 1953

25X9A2					(6)	
	(1)	(2)	(3)	(4)	(5)	(7)
	No. of	No. Days	Total	Total	Dif	Percent
	Claims	In Hosp.	Indemnity	Actual	Between	of Claim
				Cost	Cols 3 & 4	Covered
						by
						Indemnity
Total		1377	\$21478	\$31963	\$10485	67.2
Code:						
01		45	1625	2252	627	72.2
02		91	2049	2939	890	69.7
03		52	467	315	-152	148.3
04		542	8926	16164	7238	55.2
05		13	461	786	325	58.7
06		13	164	154	-10	106.5
07		130	1199	1078	-121	111.2
08		152	1813	2066	253	87.8
09		222	3195	3972	777	80.4
10		63	689	1031	342	66.8
11		25	355	365	10	97.3
12		28	291	357	66	81.5
13		1	244	484	240	50.4

Summary of Omaha Claims by Geographic Origin of Illness  
(By Sex and Year of Commencement)

	(1) Total Claims	(2) Indem- nity	(3) Actual Cost	(4) Differ- ence	(5) % of differ- ence	(6) Percent of Claim Covered by Indemnity
25X9A2						
Illness within United States		\$77364	\$129912	\$52548	40.4	59.6
Male		18133	27642	9509	34.4	65.6
Female		59231	102270	43039	42.1	57.9
Commencing prior to 1952		40259	63914	23655	37.0	63.0
Male		10310	15601	5291	33.9	66.1
Female		29949	48313	18364	38.0	62.0
Commencing in 1952		24267	42960	18693	43.5	56.5
Male		5998	9202	3204	34.8	65.2
Female		18269	33758	15489	45.9	54.1
Commencing in 1953		12838	23038	10200	44.3	55.7
Male		1825	2839	1014	35.7	64.3
Female		11013	20199	9186	45.5	54.5
Illness outside United States		38041	42966	4925	11.5	88.5
Male		12261	11729	-532	-4.5	104.5
Female		25780	31237	5457	17.5	82.5
Commencing prior to 1952		18516	21249	2733	12.9	87.1
Male		5994	5973	-21	-0.4	100.4
Female		12522	15276	2754	18.0	82.0
Commencing in 1952		10885	12792	1907	14.9	85.1
Male		3166	2941	-225	-7.7	107.7
Female		7719	9851	2132	21.6	78.4
Commencing in 1953		8640	8925	285	3.2	96.8
Male		3101	2815	-286	-10.2	110.2
Female		5539	6110	571	9.3	90.7

Actual Surgical Cost to Omaha Policy Holders

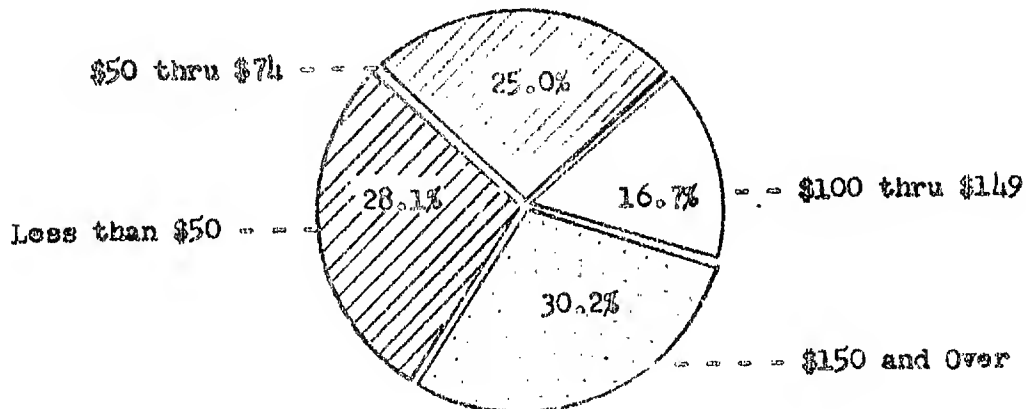
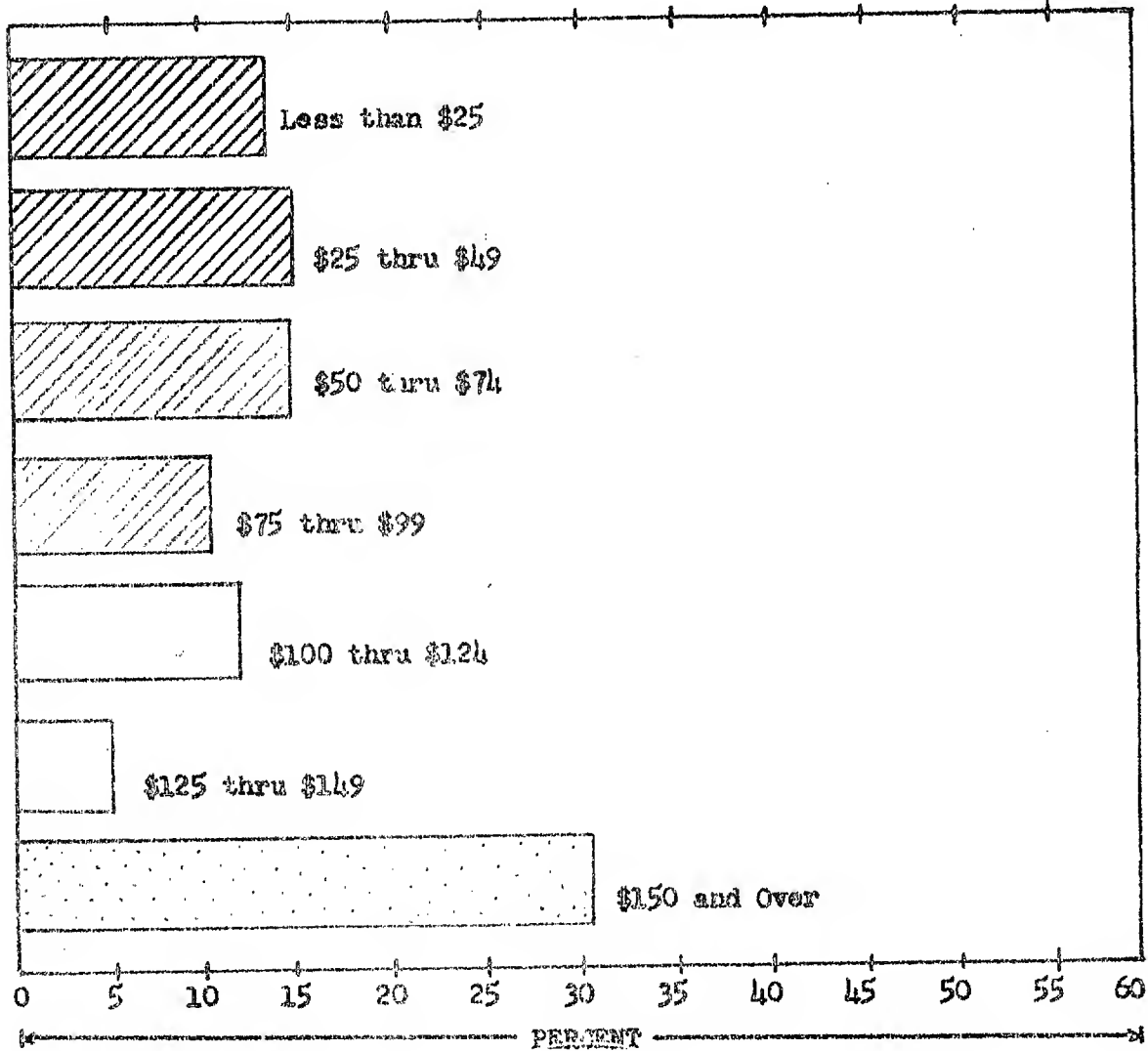
(Based on 683 Incidences)  
Selected Groupings

<u>Groups</u>	<u>Number</u>	<u>Per Cent</u>	<u>Cumulative</u>
Total	683	100.0	Ratio
Less than \$25	91	13.3	13.3
\$25 thru \$49	101	14.8	28.1
\$50 thru \$74	99	14.5	42.6
\$75 thru \$99	72	10.5	53.1
\$100 thru \$124	81	11.9	65.0
\$125 thru \$149	33	4.8	69.8
\$150 thru \$174	82	12.0	81.8
\$175 thru \$199	29	4.2	86.1
\$200 thru \$224	45	6.6	92.7
\$225 thru \$249	6	0.9	93.6
\$250 thru \$274	20	2.9	96.5
\$275 thru \$299	5	0.8	97.2
\$300 and Over	19 (a)	2.8	100.0

(a) Distribution:

\$300—4  
\$335—1  
\$349—1  
\$350—5  
\$375—1  
\$400—3  
\$500—2  
\$550—1  
\$650—1  
19

ACTUAL SURGICAL COST TO OMAHA POLICY HOLDERS  
(Based on 683 Incidences)  
Selected Groupings





HOSPITAL EXTRAS PAID BY POLICY HOLDER  
UNDER OMAHA CONTRACT

Extras Incidence  
(Based on 871 Claims)

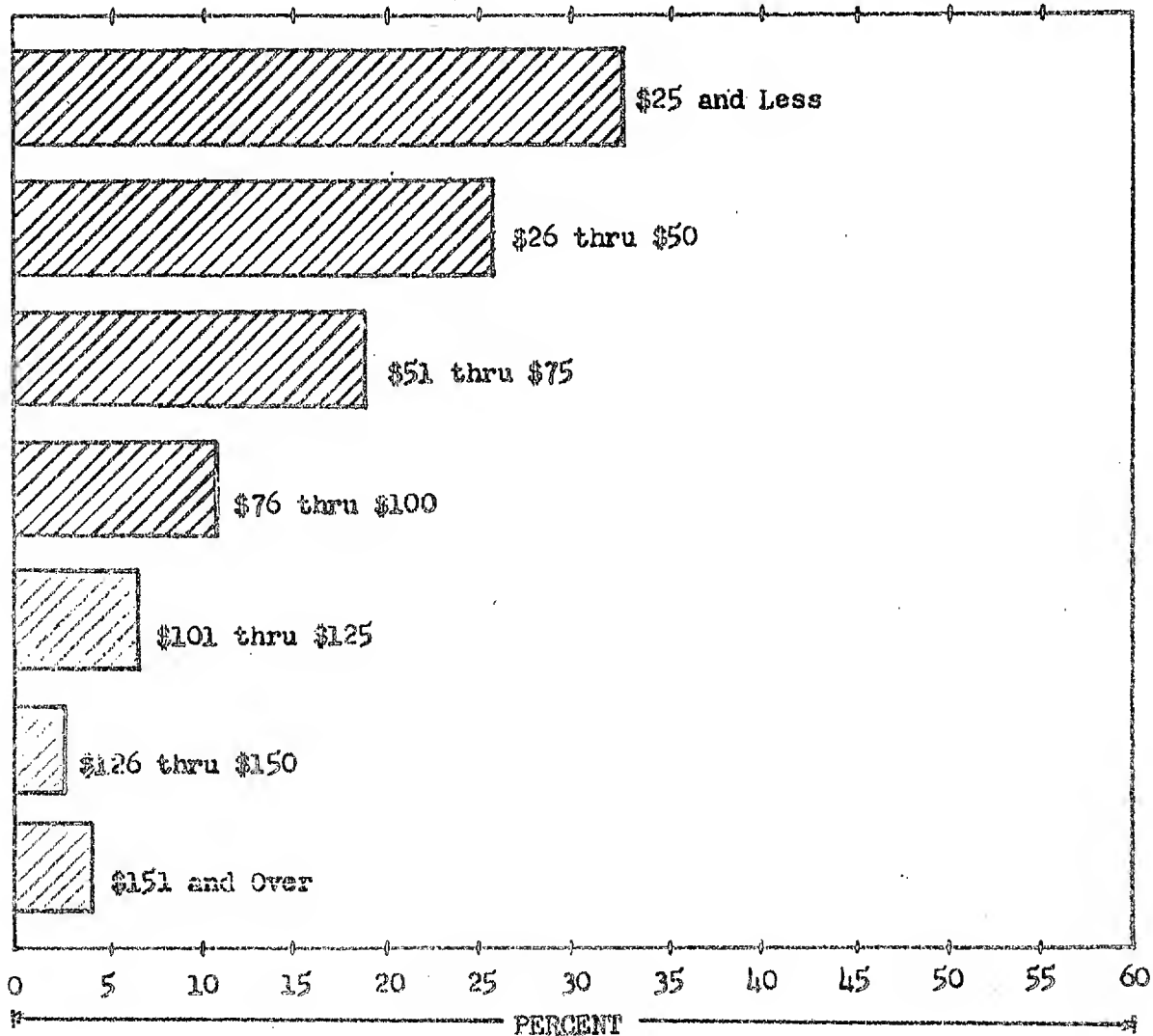
<u>Groups</u> <u>Total</u>	<u>Number</u> <u>871</u>	<u>Per Cent</u> <u>100.0</u>	<u>Cumulative</u> <u>Ratio</u>
\$25 and less	283	32.5	32.5
\$26 thru \$50	220	25.3	57.8
\$51 thru \$75	162	18.6	76.4
\$76 thru \$100	96	11.0	87.4
\$101 thru \$125	55	6.3	93.7
\$126 thru \$150	21	2.4	96.1
\$151 and over	34 (a)	3.9	100.0

(a) Distribution:

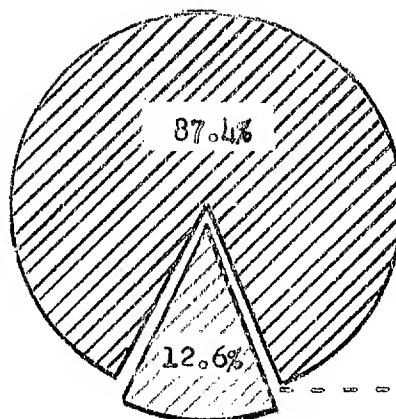
\$151 thru \$175	13
\$176 thru \$200	5
\$201 thru \$225	5
\$226 thru \$250	2
\$251 thru \$275	3
\$276 thru \$300	2
\$301 thru \$325	2
<u>\$326 thru \$350</u>	<u>1</u>
\$668 only	1

E

HOSPITAL EXTRAS  
PAID BY OMAHA POLICY HOLDERS  
(Based on 871 Extra Incidences)  
(Selected Groupings)




Policy Holders paying  
\$100 or less for  
Extras - - - - -



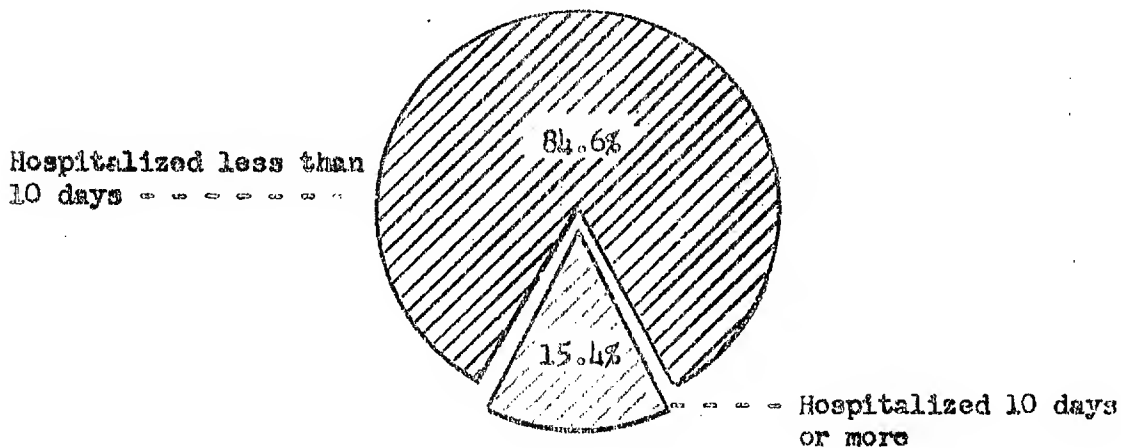
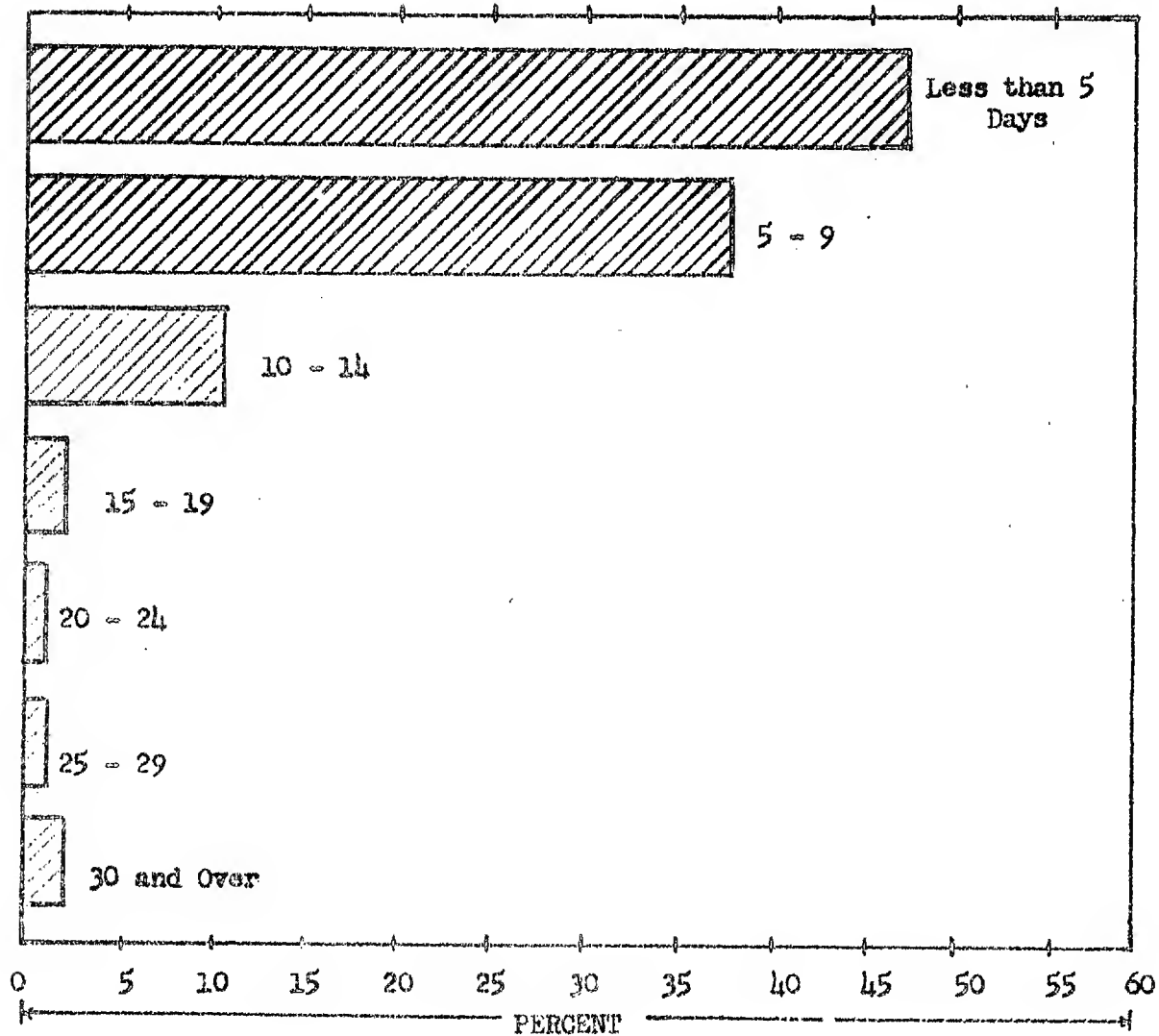
Policy Holders paying  
\$101 or more for Extras - - - - -

Number of Days Omaha Claimants Hospitalized

25X9A2			
<u>Days Hospitalized</u>	<u>Total</u>	<u>Per Cent</u>	<u>Cumulative Ratio</u>
Total		<u>100.0</u>	XXXX
Less than 5		47.1	47.1
5 - 9		37.5	84.6
10 - 14		10.3	94.9
15 - 19		1.9	96.8
20 - 24		0.6	97.4
25 - 29		0.7	98.1
30 and over		<u>1.9</u>	<u>100.0</u>
Ave. no. of days	7.5	XXI	XXXX

F

OMAHA CLAIMANTS  
NUMBER OF HOSPITALIZED DAYS  
(Selected Groupings)



F

Summary of Omaha Hospital and Surgical Claims

Through 1953

By Type of Claimant  
25X9A2

TOTAL		<u>100.0%</u>
Policy Holder		<u>43.3</u>
Others		<u>56.7</u>
Wife		43.0
Daughter		4.6
Son		9.0
Husband		0.1

By Sex of Claimant

Total		<u>100.0%</u>
Adults		<u>86.3</u>
Male		43.3
Female		43.0
Children		<u>13.6</u>
Male		.6
Female		9.0
Undetermined		<u>0.1</u>

## Summary of GHI Hospital and Surgical Claims

(By Type of Illness)

Claims Through 1953

Type of Illness	No. of Claims	No. of Days in Hospital	Days in Hospital	Benefits	
				Surgical	Extras
	25X9A2				
TOTAL.....		8651	8350	\$49779	\$15665
Code:					
01.....		608	551	6019	1562
02 Gen. & Urinary.		697	676	3680	1788
03.....		325	324	570	183
04 Preg. & Compl..		3015	2920	20785	5433
05.....		408	408	2738	1163
06.....		22	22	35	27
07 Accidents.....		779	769	2277	577
08 Other.....		1042	997	6040	2143
09 Digestive.....		952	910	4120	1341
10.....		356	356	773	448
11.....		160	160	932	327
12.....		149	149	85	10
13.....		108	108	935	340

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## Summary of GHI Hospital and Surgical Claims

(By Type of Illness)

Illnesses Beginning Prior to 1952

<u>Type of Illness</u>	<u>No. of Claims</u>	<u>No. of Days in Hospital</u>	<u>Days in Hospital</u>	<u>Benefits</u>	
				<u>Surgical</u>	<u>Extras</u>
	25X9				
TOTAL.....		3333	3193	\$9702	\$3157
Code:					
01.....		348	305	1453	320
02.....		229	229	1010	632
03.....		111	111	75	34
04.....		1242	1218	4035	1004
05.....		155	155	325	137
06.....		1	1	35	29
07.....		166	166	438	132
08.....		338	304	400	181
09.....		425	386	1210	426
10.....		155	155	140	63
11.....		74	74	216	216
12.....		62	62	-	-
13.....		27	27	145	83

## Summary of GHI Hospital and Surgical Claims

(By Type of Illness)

Illnesses Beginning in 1952

25X9

<u>Type of Illness</u>	<u>No. of Claims</u>	<u>No. of Days in Hospital</u>	<u>Days in Hospital</u>	<u>Benefits</u>	
				<u>Surgical</u>	<u>Extras</u>
TOTAL.....		2108	2018	\$11888	\$3562
Code:					
01.....		77	68	1423	405
02.....		216	195	395	299
03.....		47	47	215	74
04.....		782	732	5870	1598
05.....		28	28	360	145
06.....		-	-	-	-
07.....		364	354	1403	189
08.....		282	282	1552	655
09.....		157	157	295	93
10.....		62	62	75	27
11.....		26	26	35	10
12.....		38	38	25	10
13.....		29	29	240	57



## Summary of GHI Hospital and Surgical Claims


(By Type of Illness)

Illnesses Beginning in 1953

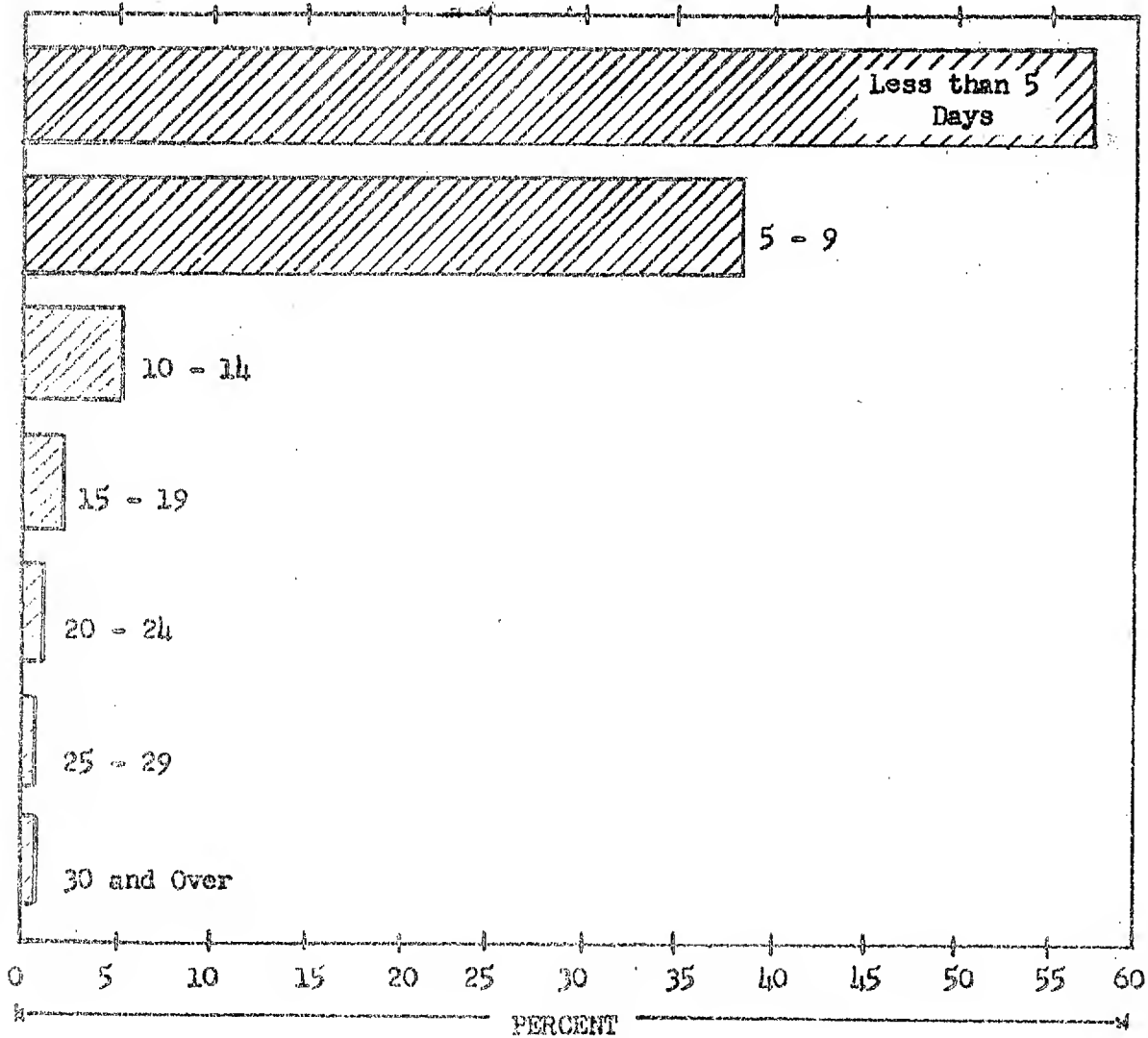
<u>Type of Illness</u>	<u>No. of Claims</u>	<u>No. of Days in Hospital</u>	<u>Days in Hospital</u>	<u>Benefits</u>	
				<u>Surgical</u>	<u>Extras</u>
25X9 TOTAL.....		3210	3139	\$28189	\$8946
Code:					
01.....		183	178	3143	837
02.....		252	252	2275	857
03.....		167	166	280	75
04.....		991	970	10880	2831
05.....		225	225	2053	881
06.....		21	21	-	-
07.....		249	249	1286	577
08.....		422	411	3868	1307
09.....		400	367	2615	822
10.....		139	139	558	358
11.....		60	60	681	201
12.....		49	49	-	-
13.....		52	52	550	200

## Number of Days GHI Claimants Hospitalized

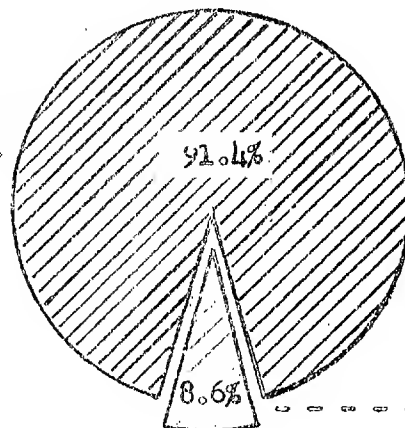
25X9A2

<u>Days Hospitalized</u>	<u>Total</u>	<u>Per Cent</u>	<u>Cumulative Ratio</u>
Total		100.0	XXX
Less than 5		57.6	57.6
5 - 9		33.8	91.4
10 - 14		5.0	96.4
15 - 19		1.7	98.1
20 - 24		0.9	99.0
25 - 29		0.5	99.5
30 and over		0.5	100.0
Ave. no. of days	5.3	XXX	XXXX

GHI CLAIMANTS  
NUMBER OF HOSPITALIZED DAYS  
(Selected Groupings)



Hospitalized less than  
10 days - - - - -



- - - - - Hospitalized 10 days  
or more

Summary of GHI Hospital and Surgical Claims

Through 1953

By Type of Claimant

25X9A2

TOTAL		<u>100.0%</u>
Policy Holder		<u>27.1</u>
Others		<u>72.9</u>
Wife		40.1
Daughter		12.0
Son		18.4
Husband		2.4

By Sex

TOTAL		<u>100.0%</u>
Adults		<u>67.2</u>
Male		27.1
Female		40.1
Children		<u>30.4</u>
Male		12.0
Female		18.4
Undetermined		<u>2.4</u>